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APPLICATION NO.	F	ILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/098,481	(06/16/1998	MAGDALENA MIK	WD2-98-017 4158	
22927	7590	05/20/2005		EXAMINER	
WALKER		_	HAVAN, THU THAO		
FIVE HIGH RIDGE PARK STAMFORD, CT 06905				ART UNIT	PAPER NUMBER
	, 01 00			3624	

Please find below and/or attached an Office communication concerning this application or proceeding.

	Application No.	Applicant(s)					
Interview Summary	09/098,481	MIK ET AL.					
interview Guilliary	Examiner	Art Unit					
	Thu Thao Havan	3624					
All participants (applicant, applicant's representative, PTO personnel):							
(1) <u>Thu Thao Havan</u> .	(3)						
(2) <u>Michael Downs</u> .	(4)						
Date of Interview: 11 May 2005.							
Type: a)⊠ Telephonic b)□ Video Conference c)□ Personal [copy given to: 1)□ applicant 2)□ applicant's representative]							
Exhibit shown or demonstration conducted: d) Yes e) No. If Yes, brief description:							
Claim(s) discussed: <u>57</u> .							
Identification of prior art discussed: Boyer and Picket.							
Agreement with respect to the claims f) was reached. g) was not reached. h) N/A.							
Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: <u>Discussed prior art in relation to the claimed limitations</u> . <u>In particular, the limitations of "reimbursement" and "credit cards"</u> .							
(A fuller description, if necessary, and a copy of the amendments which the examiner agreed would render the claims allowable, if available, must be attached. Also, where no copy of the amendments that would render the claims allowable is available, a summary thereof must be attached.)							
THE FORMAL WRITTEN REPLY TO THE LAST OFFICE ACTION MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW. (See MPEP Section 713.04). If a reply to the last Office action has already been filed, APPLICANT IS GIVEN ONE MONTH FROM THIS INTERVIEW DATE, OR THE MAILING DATE OF THIS INTERVIEW SUMMARY FORM, WHICHEVER IS LATER, TO FILE A STATEMENT OF THE SUBSTANCE OF THE INTERVIEW. See Summary of Record of Interview requirements on reverse side or on attached sheet.							
VINCENT MILLIN SUPERVISORY PATENT EXAMINER TECHNOLOGY CENTER 3600	Ineed Welli						
Examiner Note: You must sign this form unless it is an Attachment to a signed Office action.	 Examiner's signa	ature, if required					